

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Michael L. Roerick  
Serial No.: 09/920,546  
Confirmation No.: 5942  
Filed: August 1, 2001  
Group: 3624  
Examiner: Thu Thao Havan  
For: MESSAGE FORMAT FOR COMMUNICATING FINANCIAL  
INFORMATION

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

This communication is responsive to the Examiner's Office Action mailed September 6, 2006.

**Amendments to the Specifications** are reflected beginning on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims beginning on page 4 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.